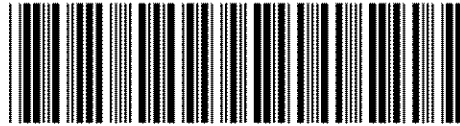


Fay Servicing, LLC
PO Box 9002
Temecula, CA 92589-9002



2349105605

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Payments to:
Fay Servicing, LLC
PO Box 88009
Chicago, IL 60680-1009

Send Correspondence to:
Fay Servicing, LLC
Attn: Customer Service Dept
PO Box 809441
Chicago, IL 60680-9441

Irvin W McKay
307 MUDGETT RD
KENDUSKEAG, ME 04450-3021



W_ME_RTC



8004957166

11/29/2019

Irvin W McKay
307 MUDGETT RD
KENDUSKEAG, ME 04450-3021

Loan Number:
Property Address: 307 Mudgett Rd
Kenduskeag, ME 04450

NOTICE OF RIGHT TO CURE

Dear Irvin W McKay:

You are hereby provided formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan, on behalf of U.S. Bank Trust National Association not in its individual capacity but solely as trustee of Citigroup Mortgage Loan Trust 2018-A (Creditor), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 01/10/2020 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Fay Servicing, LLC may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Fay Servicing, LLC or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$10,850.85, which consists of the following:

Next Payment Due Date:	12/01/2018
Total Monthly Payments Due for 12 months:	\$9,058.38
Principal:	\$9,058.00
Interest:	\$4,971.85
Late Charges:	\$314.00
Other Charges:	
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$1,678.25
Unapplied Balance:	<u>(\$199.78)</u>
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$10,850.85

You can cure this default by making a payment of \$10,850.85 by 01/10/2020 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the default.

The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments. Please include your loan number and property address with your payment and send to:

Fay Servicing, LLC
PO Box 88009
Chicago, IL 60680-1009

If you wish to dispute the default, or if you dispute the calculation of amount of the default, you may contact us by calling 8004957166.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If you meet the following conditions, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had never been required: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Creditor's interest in the property and rights under the Security Instrument; and 4) do whatever Creditor reasonably requires to assure that Creditor's interest in the property, Creditor's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Fay Servicing, LLC at 8004957166 from Monday to Thursday 8:00am to 9:00pm CST Friday 8:30am to 5:00pm CST Saturday 10:00am to 4:00pm CST. You may also visit our website www.fayservicing.com.

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Fay Servicing, LLC to provide you with the total debt (or balance) due to Fay Servicing, LLC as of the date of this letter, which is \$154,889.27. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Fay Servicing, LLC from Monday to Thursday 8:00am to 9:00pm CST Friday 8:30am to 5:00pm CST Saturday 10:00am to 4:00pm CST.

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

Fay Servicing, LLC is attempting to collect a debt, and any information obtained will be used for that purpose. Unless you notify us within thirty (30) days after receiving this notice that you dispute the

validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Fay Servicing, LLC.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in military service, or have been within the last twelve (12) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Fay Servicing, LLC immediately. When contacting Fay Servicing, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at 8004957166 if you have questions about your rights under SCRA.

For your assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Fay Servicing, LLC
425 S. Financial Place, 20th Floor
Chicago, IL 60605
8004957166

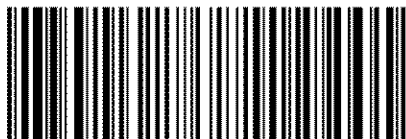
Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: mdrost@mainehousing.org. Website: www.mainehousing.org	353 Water Street AUGUSTA, Maine 04330-4665
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 E-mail: mdrost@mainehousing.org. Website: www.mainehousing.org	353 Water St Augusta, Maine 04330-6113
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org. Website: www.penquis.org	262 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963-0114 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: theresa.dow@mmcacorp.org. Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org. Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 Fax: 207-866-6553 E-mail: accounting@fourdirectionsmaine.org. Website: www.fourdirectionsmaine.org	20 Godfrey Drive ORONO, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndigeronimo@avestahousing.org. Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND	Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org	477 Congress St 5Th Floor Portland, Maine 04101
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@prosperityme.org Website: prosperityme.org/	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: Meaghan.Arzberger@yccac.org. Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org. Website: www.community-concepts.org	17 Market Sq South Paris, Maine 04281-1533

Agencies located in MAINE

KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: N/A Website: www.kvcap.org	97 Water St Waterville, Maine 04901-5339
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Fay Servicing, LLC
PO Box 9002
Temecula, CA 92589-9002



9314 7100 1170 1022 2821 42

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Payments to:
Fay Servicing, LLC
PO Box 88009
Chicago, IL 60680-1009

RETURN RECEIPT REQUESTED

Send Correspondence to:
Fay Servicing, LLC
Attn: Customer Service Dept
PO Box 809441
Chicago, IL 60680-9441



Irvin W Mckay
307 MUDGETT RD
KENDUSKEAG, ME 04450-3021



8004957166

11/29/2019

Irvin W McKay
307 MUDGETT RD
KENDUSKEAG, ME 04450-3021

Sent Via Certified Mail
9314 7100 1170 1022 2821 42

Loan Number: ~~~~~
Property Address: 307 Mudgett Rd
Kenduskeag, ME 04450

NOTICE OF RIGHT TO CURE

Dear Irvin W McKay:

You are hereby provided formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan, on behalf of U.S. Bank Trust National Association not in its individual capacity but solely as trustee of Citigroup Mortgage Loan Trust 2018-A (Creditor), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 01/10/2020 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Fay Servicing, LLC may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Fay Servicing, LLC or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$10,850.85, which consists of the following:

Next Payment Due Date:	12/01/2018
Total Monthly Payments Due for 12 months:	\$9,058.38
Principal:	\$9,058.00
Interest:	\$4,971.85
Late Charges:	\$314.00
Other Charges:	
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$1,678.25
Unapplied Balance:	<u>(\$199.78)</u>
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$10,850.85

You can cure this default by making a payment of \$10,850.85 by 01/10/2020 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the default.

The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments. Please include your loan number and property address with your payment and send to:

Fay Servicing, LLC
PO Box 88009
Chicago, IL 60680-1009

If you wish to dispute the default, or if you dispute the calculation of amount of the default, you may contact us by calling 8004957166.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If you meet the following conditions, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had never been required: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Creditor's interest in the property and rights under the Security Instrument; and 4) do whatever Creditor reasonably requires to assure that Creditor's interest in the property, Creditor's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Fay Servicing, LLC at 8004957166 from Monday to Thursday 8:00am to 9:00pm CST Friday 8:30am to 5:00pm CST Saturday 10:00am to 4:00pm CST. You may also visit our website www.fayservicing.com.

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Fay Servicing, LLC to provide you with the total debt (or balance) due to Fay Servicing, LLC as of the date of this letter, which is \$154,889.27. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Fay Servicing, LLC from Monday to Thursday 8:00am to 9:00pm CST Friday 8:30am to 5:00pm CST Saturday 10:00am to 4:00pm CST.

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

Fay Servicing, LLC is attempting to collect a debt, and any information obtained will be used for that purpose. Unless you notify us within thirty (30) days after receiving this notice that you dispute the

validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Fay Servicing, LLC.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in military service, or have been within the last twelve (12) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Fay Servicing, LLC immediately. When contacting Fay Servicing, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at 8004957166 if you have questions about your rights under SCRA.

For your assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Fay Servicing, LLC
425 S. Financial Place, 20th Floor
Chicago, IL 60605

Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: mdrost@mainehousing.org Website: www.mainehousing.org	353 Water Street AUGUSTA, Maine 04330-4665
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 E-mail: mdrost@mainehousing.org Website: www.mainehousing.org	353 Water St Augusta, Maine 04330-6113
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org	262 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963-0114 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: theresa.dow@mmcacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 Fax: 207-866-6553 E-mail: accounting@fourdirectionsmaine.org Website: www.fourdirectionsmaine.org	20 Godfrey Drive ORONO, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndigeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND	Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org	477 Congress St 5Th Floor Portland, Maine 04101
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@prosperityme.org Website: prosperityme.org/	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: Meaghan.Arzberger@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: www.community-concepts.org	17 Market Sq South Paris, Maine 04281-1533

Agencies located in MAINE

KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227. E-mail: N/A. Website: www.kvcap.org	97 Water St Waterville, Maine 04901-5339
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